

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA**

CHAPTER 7  
Bankruptcy No.

In Re:

Sue A. Biddle

09-03004

Debtor(s)

**NOTICE OF REQUIREMENT TO FILE A  
STATEMENT OF COMPLETION OF COURSE IN  
PERSONAL FINANCIAL MANAGEMENT  
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23) as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 and a copy of the certificate of completion from the financial management course must be filed before a discharge can be entered. Failure to file both documents will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

- ☐ Statement of Completion of Course (Form 23) not filed – available at [www.IANB.uscourts.gov](http://www.IANB.uscourts.gov)
- ☐ Certificate of Financial Management Course not filed
- ☒ Both documents not filed – a copy of the Certificate of Financial Management Course and a Statement of Completion of Course (Form 23).

SEAN F. McAVOY  
Clerk, Bankruptcy Court  
by:

*Theresa J. Stigelman*

Date: January 22, 2010

Deputy Clerk  
P.O. Box 74890  
425 2nd Street SE  
Suite 800  
Cedar Rapids, IA 52407-4890

Certificate of Service Page 2 of 2  
**CERTIFICATE OF NOTICE**

District/off: 0862-2  
Case: 09-03004

User: tsta  
Form ID: reqfrm23

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 22, 2010

The following entities were noticed by first class mail on Jan 24, 2010.  
db +Sue A. Biddle, 9079 N. Badger Rd., East Dubuque, IL 61025-9300

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2010

Signature:

